REMARKS

Claims 1-32 are pending in this application. By this Amendment, claims 5, 7, 9, 16-17, 19-22, 24-25 and 28 are amended.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

James A. Oliff Registration No. 27,075

Joel S. Armstrong Registration No. 36,430

JAO:JSA/mlo

Attached: Abstract

Date: February 6, 2004

OLIFF & BERRIDGE, PLC P.O. Box 19928 Alexandria, Virginia 22320 Telephone: (703) 836-6400 DEPOSIT ACCOUNT USE
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